

**61-2c-501.5 Definitions.**

As used in this part:

- (1) "Civil judgment" means a judgment in a civil action that:
  - (a) is awarded in an action brought against a person licensed under this chapter on the basis of fraud, misrepresentation, or deceit in a residential mortgage loan transaction; and
  - (b) awards actual damages.
- (2) "Criminal restitution judgment" means a judgment that, in accordance with the Utah Code of Criminal Procedure, orders criminal restitution to a person and against a person licensed under this chapter for a criminal offense involving fraud, misrepresentation, or deceit in a residential mortgage loan transaction.
- (3) "Final judgment" means one of the following judgments upon termination of the proceedings related to the judgment, including appeals:
  - (a) a civil judgment; or
  - (b) a criminal restitution judgment.
- (4) "Fund" means the Residential Mortgage Loan Education, Research, and Recovery Fund created in Section 61-2c-501.

Amended by Chapter 289, 2011 General Session